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***Exhibit “I”***



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# DISPUTE INFORMATION ON YOUR CREDIT REPORT

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### How to Dispute Credit Report Information

Requesting a credit dispute online is easy and fast.

**1. Start with a Current Copy of Your Experian Credit Report**

If you don't have one, order online for immediate report and dispute access. While viewing your credit report online you'll be able to dispute any incorrect information.

[Order Your Experian Credit Report Online](#)

If you have a paper copy of your report with a report number (near your name), you can access the online dispute process with your report number.

[Use Your Report Number to Start a Dispute](#)

**2. View Your Report Section by Section**

Click on a particular item to see more details. If you see something that you believe is inaccurate, click on the Dispute This Item button.

**3. Select a Specific Reason Why You Feel the Information is Inaccurate**

Enter any additional facts that further explain your reason and click on the Submit button. Be sure to read the Tell me more about dispute reasons section for tips on how to dispute credit information. Make sure you provide your email address to receive notification when the results of your investigation are ready to be viewed.

**4. A Notice is Immediately Sent to the Source of the Information**

Generally within 30 days, the source must verify your account data. Information verified as accurate cannot be removed from your credit report. Experian will notify you when the results of your dispute investigation are ready to be viewed and will provide you with a link to the results online. This is the fastest way to get the results.

If you received your credit report from a company other than Experian, ask the source for instructions on how to dispute the credit report.

[Get Started Quickly](#)

**Let Us Guide You Through the Disputes Process**

Just answer a couple questions and we'll help you get started with your dispute.



[Get Dispute Guidance Now](#)

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## REVIEW FREQUENTLY ASKED QUESTIONS

### LEARN MORE ABOUT THE DISPUTE PROCESS

[How to Dispute](#)  
[Check Credit History](#)  
[Check Status of a Dispute](#)  
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### Frequently Asked Questions

#### Why do I need a credit report number in order to file a credit dispute?

The only way to get a full disclosure of your credit information in Experian's database is to get your report directly from Experian.

#### Why is my credit report number no longer active?

Credit information is reported to us daily, so the information in your report changes frequently. Report numbers remain active for 90 days.

#### How can I order a copy of my personal credit report?

You can order online for quick access to your personal credit report.

[Order Your Credit Report Online](#)

You also may call 1 866 200 6020 to request a copy of your personal credit report to be delivered by U.S. mail.

#### Where can I mail documents supporting my dispute?

If you have a document that you would like to submit to substantiate a dispute regarding the information on your personal credit report, mail it to the address displayed on your credit report from Experian's National Consumer Assistance Center.

#### What can I do if the credit dispute is closed, but I still disagree with the creditor that provided the information to you?

If you have additional relevant information to substantiate your claim, then you should mail it to the address displayed on your report and request a new investigation. If you do not have additional information, but you still disagree, then you should contact your creditor directly. The contact information for each of your creditors is listed on your credit report.

#### What happens after I complete the credit dispute form?

When you question information on your personal credit report and tell us specifically why you believe the information is inaccurate or incomplete, we contact the source of the information directly by telephone, by letter or through an automated verification system. We ask the source to check their records to verify all of the information regarding the item you questioned and report back within 30 days of the date that we received your request (21 days for Maine residents). Once we receive their response, we'll send you the results of the investigation. If we do not receive a response within 30 days (21 days for Maine residents), we'll update the item as you have requested or delete the information and send you the results. When we complete our investigation process, which may take up to 30 days, we'll send you the results.

#### If I do not owe a balance, why is my credit card not listed as 'paid' on my credit report?

Revolving lines of credit, retail charge cards and bank credit card accounts are open-ended lines of credit. This doesn't mean that you still owe a balance; it only means that you have credit available. A "current" status tells creditors that the account is not past due. The report also tells creditors whether the account carries a balance.

#### Why does a collection account appear on my credit report if I paid it?

When your creditor turns over a seriously past-due account to a collection company, your credit report will show the status of the account as "collection." If you pay the account, the status will be "paid collection."

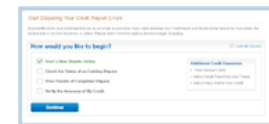
#### How long does an item remain on my credit report?

A credit reporting agency stores information from credit grantors and public records, including bankruptcies, judgments and liens. Potentially negative information, such as missed payments and most public record items, remain on a personal credit report for seven years. The exceptions are Chapters 7, 11 and 12 bankruptcies, which remain for 10 years, and unpaid tax liens, which remain for 15 years. A paid tax lien will remain for seven years. Positive information may remain on a report indefinitely. Paid closed accounts generally display for 10 years. Requests for your credit history remain on your personal credit report for two years.

### Get Started Quickly

#### Let Us Guide You Through the Disputes Process

Just answer a couple questions and we'll help you get started with your dispute.



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